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NOVEMBER 7, 2007 MICHAEL W. DOBBINS

IN THE UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

07 C 6319

LIONEL FRANKLIN,

COMPLAINT

Plaintiff,

v.

JUDGE PALLMEYER
Civil Action MAGISTRATE JUDGE VALDEZ

ACADEMY COLLECTION SERVICE, INC.

Defendant.

JURY TRIAL DEMANDED

COMPLAINT

I. INTRODUCTION

1. This action is brought by Plaintiff Lionel Franklin for statutory damages against Defendant Academy Collection Service, Inc. for violations of the Fair Debt Collection Practices Act, 15 U.S.C. §§ 1692 et seq. (hereinafter referred to as "FDCPA"), which prohibits debt collectors from engaging in abusive, deceptive, and unfair practices.

II. JURISDICTION

2. Jurisdiction of this court arises under 15 U.S.C. § 1692k(d) and 28 U.S.C. § 1331. Venue is proper in this district as all relevant events took place here.

III. PARTIES

- 3. Plaintiff Lionel Franklin is an individual who resides in Calumet City, Illinois.
- 4. Mr. Franklin is a consumer as defined by the FDCPA, 15 U.S.C. § 1692a(3).
- 5. Defendant Academy Collection Service, Inc. (hereinafter referred to as"Academy") is a corporation organized under the laws of the State of Pennsylvania with its main

office located at 10965 Decatur Road, Philadelphia, Pennsylvania.

- 6. Academy is engaged in the collection of debts from Illinois consumers using the mail and telephone.
- 7. Academy regularly attempts to collect consumer debts alleged to be due to another.
- 8. Academy was and is a "debt collector" as defined by the FDCPA, 15 U.S.C. \$1692a(6).

IV. FACTUAL ALLEGATIONS

- 9. Mr. Franklin incurred an alleged debt to Citibank ("the Debt") for personal purchases made on a credit card.
- 10. The Debt was incurred for personal, family, or household purposes, *i.e.*, personal purchases with a credit card.
 - 11. At some point after default, Academy obtained the Debt.
- 12. On July 26, 2007, at 4:26pm, Mr. Franklin received a voicemail from telephone number 215.320.0424 on his cellular telephone. The voicemail stated, "Yes this phone number was given to us by Lionel Franklin, as a good telephone number to get in touch with him on, Lionel this is Steve Ahmann calling, today is uh...what...Thursday the 26th of July, Mr. Franklin I need to speak with you so call me at 800-220-0605, my extension is 2872. On uh, Thursday if you can reach me up until 5pm Pacific time. Once again that phone number is 800-220-0605. I do need to speak with you personally, so when you call in dial my direct extension which is 2872."
 - 13. If a consumer's attorney calls Academy regarding an alleged debt, Academy will

speak with the consumer's attorney.

- 14. Mr. Franklin could have spoken with someone other than Mr. Ahmann regarding the Debt.
- 15. On or about July 27, 2007, Academy arranged for the preparation and transmittal of a letter to Mr. Franklin at his residence in an attempt to collect the Debt. Academy's July 27, 2007, letter is attached hereto as Exhibit A.
- 16. Exhibit A provides the toll-free telephone number of Academy as 1 (800) 220-0605.
- 17. Exhibit A contains as a closing, "Yours truly, **Steve Ahmann, Debt Collector**Ext 2872" (emphasis in original).
 - 18. Exhibit A was the initial communication from Academy to Mr. Franklin.
- 19. On July 30, 2007, at 2:39pm, Mr. Franklin received a voicemail from telephone number 215.320.0424 on his cellular telephone. The voicemail stated, "Lionel Franklin this is Neal Douglas call me back at 1-800-220-0605 x5680."
- 20. The telephone message left by Academy on July 26, 2007, was a communication made in an attempt to collect a debt.
- 21. The telephone message left by Academy on July 30, 2007, was a communication made in an attempt to collect a debt.
 - 22. The telephone number 215.320.0424 is answered by Academy.
- 23. The telephone message left by Academy on July 26, 2007, did not meaningfully disclosed Academy as the identity of the caller.
 - 24. The telephone message left by Academy on July 30, 2007, did not meaningfully

disclosed Academy as the identity of the caller.

- 25. The telephone message left by Academy on July 26, 2007, did not disclose that the communication was from a debt collector.
- 26. The telephone message left by Academy on July 30, 2007, did not disclose that the communication was from a debt collector.

V. COUNT ONE – FAIR DEBT COLLECTION PRACTICES ACT

- 27. Plaintiff repeats, realleges, and incorporates by reference the foregoing paragraphs.
 - 28. Defendant's violations of the FDCPA include, but are not limited to:
 - A. engaging in any conduct the natural consequence of which is to harass, oppress, or abuse any person in connection with the collection of a debt in violation of 15 U.S.C. § 1692d;
 - B. placing telephone calls without meaningful disclosure of the caller's identify in violation of 15 U.S.C. § 1692d(6);
 - D. using any false representation or deceptive means to collect or attempt to collect any debt or to obtain information concerning a consumer in violation of 15 U.S.C. §§ 1692e and e(10);
 - E. failing to disclose in communications subsequent to the initial communication with the consumer that the communication is from a debt collector in violation of 15 U.S.C. § 1692e(11); and
- 29. As a result of Academy's violations of the FDCPA, Plaintiff is entitled to an award of statutory damages, costs and reasonable attorney fees.

VI. REQUEST FOR RELIEF

WHEREFORE, Plaintiff Lionel Franklin requests that judgment be entered in his favor against Defendant Academy Collection Service, Inc. for:

- A. Statutory damages pursuant to 15 U.S.C. § 1692k(a)(2);
- B. Costs and reasonable attorney fees pursuant to 15 U.S.C. § 1692k(a)(3); and
- C. For such other relief as the Court may find to be just and proper.

VII. JURY DEMAND

Plaintiff Lionel Franklin hereby demands that this case be tried before a Jury.

s/ Craig M. Shapiro

Craig M. Shapiro
O. Randolph Bragg
HORWITZ, HORWITZ & ASSOCIATES, LTD..
25 East Washington Street Suite 900
Chicago, Illinois 60602
(312) 372-8822
(312) 372-1673 (Facsimile)

ATTORNEYS FOR PLAINTIFF LIONEL FRANKLIN

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EXHIBIT A

10965 Decatur Road 7-cv-06319 Document #: 1-3 Filed: 11/07/07 Page 7 of 8 PageID #:7 ACADEMY COLLECTION SERVICE, INC. Philadelphia, PA 19154-3210 Main Office: 10965 Decatur Road Return Service Requested Philadelphia, PA 19154-3210 1 (800) 220-0605 or (215) 281-7500 Hours: M-TH 8am-9pm, F 8am-5pm, July 27, 2007 Sat 8am-12noon ACCOUNT IDENTIFICATION Creditor: Citibank (South Dakota) Na (Mp) Lionel J Franklin
526 Paxton Ave
Calumet City, IL 60409-3128 Fwd Creditor: 13944579 Account # : 6035320171186131 Creditor # : Thd Consumer Creditor # : Thd Cons Academy File # : 13944579 kdhallandafilkadalandlandladddaladaladddalad Total Bal As Of 27 Jul 2007: \$665.99 This is to advise you that your account has been transferred to our office for collection by Citibank (South Dakota) Na (Mp). As of the date of this letter, you owe \$665.99. Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the total balance due shown above, an adjustment may be necessary after we receive your payment. If you choose not to pay the balance in full, the creditor is willing to accept a settlement of 80% of the total balance due, which is *** \$ 532.79 *** as of the date of this letter. Please note that this settlement amount will change if the total balance due changes. This offer does not cancel nor override your dispute rights set forth below. Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request of this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor. This is an attempt by a debt collector to collect a debt. Any information obtained will be used for that purpose. If you pay us by check, the check writer authorizes Academy or its agent to re-present the check electronically if the check is returned for insufficient or uncollected funds. A returned check charge of \$4.00 may be added to your account if such check is ultimately returned as unpaid. Yours truly, Steve Ahmann, Debt Collector Ext 2872 NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION. Side 1 of 2 -----Please Detach and Return Bottom Portion with Payment -----Enter the requested information in the spaces provided below: ***MAKE CHECK PAYABLE TO: CITICORP CREDIT SERVICES*** From: Lionel J Franklin Employer: _____ Change of Address: City, State, Zip: City, State, Zip: Telephone: Telephone: _____ Ext: Total Balance Due : \$665.99 Amount Enclosed : \$: 6035320171186131 Creditor Acct #

Academy Collection Service Inc PO Box 16119 13944579 Philadelphia, PA 19114-0119 Enclosing this notice with your payment will expedite credit to your account.

: 13944579

Academy File #

We are required under State Law 06 30 of Collements of the following rights? This has does not such a complete list of rights consumers have under State and Federal Laws.

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This communication is from a debt collector.

ADDITIONAL INFORMATION FOR CALIFORNIA RESIDENTS

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8am or after 9pm. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or your spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

ADDITIONAL INFORMATION FOR MASSACHUSETTS RESIDENTS NOTICE OF IMPORTANT RIGHTS:

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN (10) DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN (7) DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE <u>DEBT COLLECTOR</u>.

Local address:

30 Domino Drive, Suite E, Concord, Massachusetts 01742

1-800-220-0605 Mon-Thurs 8am-9pm, Fri 8am-5pm & Sat 8am-12 Noon, Eastern Time

ADDITIONAL INFORMATION FOR COLORADO RESIDENTS
FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.AGO.STATE.CO.US/CADC/CADCMAIN.CFM

ADDITIONAL INFORMATION FOR MINNESOTA RESIDENTS This Collection Agency is licensed by the Minnesota Department of Commerce.

ADDITIONAL INFORMATION FOR NORTH CAROLINA RESIDENTS North Carolina Permit #3205.

ADDITIONAL INFORMATION FOR NEW YORK CITY RESIDENTS New York City Department of Consumer Affairs License #0961716.

ADDITIONAL INFORMATION FOR TENNESSEE RESIDENTS

This Collection Agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

ADDITIONAL INFORMATION FOR WISCONSIN RESIDENTS

This Collection Agency is licensed by the Division of Banking P.O. Box 7876, Madison, Wisconsin 53707.

ADDITIONAL INFORMATION REGARDING SETTLEMENTS

If after settlement, the discharge of indebtedness is greater than \$599.99, our client may be required by Federal Law (IRS 6050P) to report this amount and send you a form 1099-C.

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